

HOWARD R. STEPLER, JR., ASSIGNEE
OF FREDERICKTOWN BANK & TRUST
COMPANY UNDER A MORTGAGE FROM
DAVID MICHAEL SULLIVAN AND
PATRICIA EMERY SULLIVAN

* NO. 2994E CIVIL
* IN THE CIRCUIT
* COURT FOR
* FREDERICK CO.
* MARYLAND
*
*

ON PETITION

* * * * *

CONSENT TO SUBSTITUTE PURCHASER

I, BARBARA F. HILTNER, Vice President of Fredericktown Bank & Trust Company, do hereby consent to the substitution of the purchaser in the above-captioned matter from Fredericktown Bank & Trust Company to John M. Tregoning.

Barbara F. Hiltner

BARBARA F. HILTNER
VICE PRESIDENT OF
FREDERICKTOWN BANK & TRUST
COMPANY

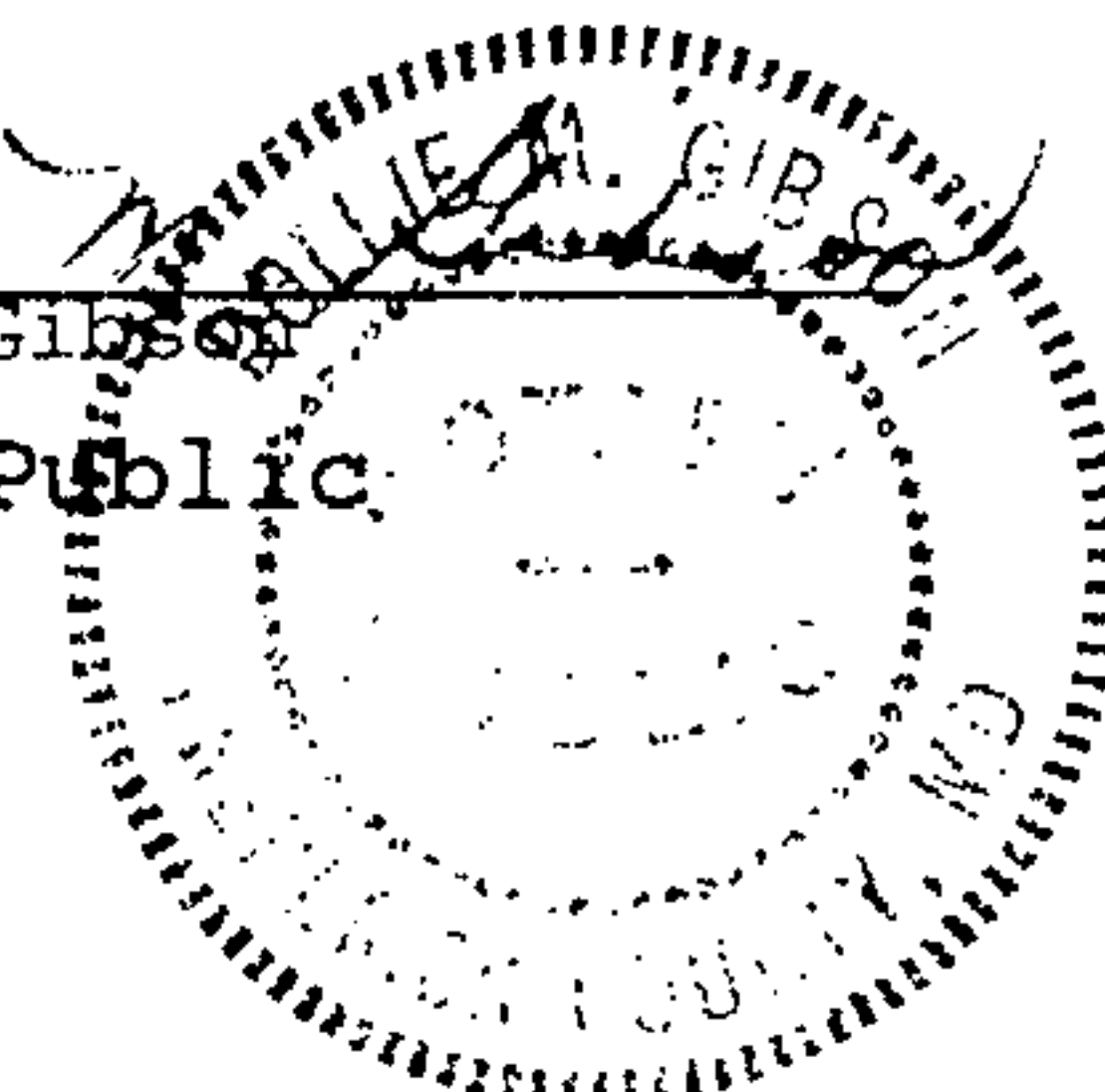
STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY, that on this 27th day of May, 1987, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared BARBARA F. HILTNER, Vice President of Fredericktown Bank & Trust Company and made oath in due form of law that she, as said Vice President of Fredericktown Bank & Trust Company, consents to the substitution of purchaser in the above-captioned matter.

WITNESS my hand and Notarial Seal.

Dollie M. Gibson
Dollie M. Gibson

Notary Public



HOWARD R. STEPLER, JR.
ATTORNEY AT LAW
18 WEST CHURCH STREET
FREDERICK, MD 21701

301 652-6304

My Commission Expires: July 1, 1990

FILED

MAY 22 1987